

Information to identify the case:

Debtor 1:	Alfredo N Guevara	Social Security number or ITIN:	xxx-xx-0709
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Gloria A Guevara	Social Security number or ITIN:	xxx-xx-6016
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/31/12
Case number:	12-31620-MBK	Date case converted to chapter:	7 10/16/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alfredo N Guevara	Gloria A Guevara
2. All other names used in the last 8 years		
3. Address	653 Huff Avenue Manville, NJ 08835	653 Huff Avenue Manville, NJ 08835
4. Debtor's attorney Name and address	Kirsten B. Ennis Kirsten B. Ennis LLC 92 East Main St., Suite 407 Somerville, NJ 08876	Contact phone (908) 713-0345
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 10/18/17
7. Meeting of creditors	November 15, 2017 at 10:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608–1507
8. Presumption of abuse	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 1/16/18 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Alfredo N Guevara
Gloria A Guevara
DebtorsCase No. 12-31620-MBK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 21

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db/jdb #+Alfredo N Guevara, Gloria A Guevara, 653 Huff Avenue, Manville, NJ 08835-2475
 tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
 513326216 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 513326217 +Houston Funding II LTD, 2190 NOTH LOOP WEST #250, Houston, TX 77018-8016
 513326218 +LT Asset Recovery, 290 rt 46 west, Denville, NJ 07834-1239
 513326220 +Merc Adj Bur, 6390 Main St S-160, Williamsville, NY 14221-5859
 513326219 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
 513595214 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
 513561360 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: pacerecf@ennislegal.com Oct 18 2017 23:03:42 Kirsten B. Ennis,
 Kirsten B. Ennis LLC, 92 East Main St., Suite 407, Somerville, NJ 08876
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2017 23:04:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 18 2017 23:04:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513326213 EDI: CAPITALONE.COM Oct 18 2017 22:33:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 513386537 EDI: CAPITALONE.COM Oct 18 2017 22:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513326215 EDI: CIAC.COM Oct 18 2017 22:33:00 CitiFinancial, PO Box 6931, The Lakes, NV 88901-6931
 513326214 +EDI: CIAC.COM Oct 18 2017 22:33:00 Citifinancial, Bk Remittance, Po Box 140069,
 Irving, TX 75014-0069
 513544348 EDI: RESURGENT.COM Oct 18 2017 22:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 513326221 EDI: PRA.COM Oct 18 2017 22:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 513529386 +E-mail/Text: bankruptcy@pseg.com Oct 18 2017 23:03:49 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 513326222 EDI: WFFC.COM Oct 18 2017 22:33:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701
 514722786 +EDI: WFFC.COM Oct 18 2017 22:33:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 21

Date Rcvd: Oct 18, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Karen E. Bezner kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Kirsten B. Ennis on behalf of Debtor Alfredo N Guevara pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Kirsten B. Ennis on behalf of Joint Debtor Gloria A Guevara pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
TOTAL: 7